

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 13-32030-KRH
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sabrina Roberts Gibson
12 Wreck Shoal Drive
Newport News, VA 23606

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-8256

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Sabrina Roberts Gibson is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: November 27, 2013

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Sabrina Roberts Gibson
 Debtor

Case No. 13-32030-KRH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: admin
 Form ID: B18

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Nov 28, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2013.

db
 11728883 +Sabrina Roberts Gibson, 12 Wreck Shoal Drive, Newport News, VA 23606-1944
 11728882 +Acs/college Loan Corp, 501 Bleecker St, Utica, NY 13501-2401
 11728882 +America Law Group, Inc., t/a Debt Law Group, 2800 N Parham Rd, Ste 100,
 Henrico, VA 23294-4409
 11728888 +CASICOL, Independence University, 4021 South 700 East Ste 400,
 Salt Lake City, UT 84107-2453
 11728890 +Comcast, 5401 Staples Mill Road, Henrico, VA 23228-5443
 11728892 +Credit Control Corp, 11821 Rock Landing, Newport News, VA 23606-4207
 11728893 +Dr Leonards/Carol Wrig, 1515 S 21st St, Clinton, IA 52732-6676
 11728894 +Eastern Account System INC., Attn: Bankruptcy Dept., P.O. Box 837, Newtown, CT 06470-0837
 11728896 +G & I VII Creekwood, LLC, The Villages at West Laurel, 5541 Olde West Ct.,
 Henrico, VA 23228-1731
 11728897 +Independence University, CASICOL, PO Box 575777, Salt Lake City, UT 84157-5777
 11728898 Masseys, PO Box 2822, Monroe, WI 53566-8022
 11728899 +Patient First, PO Box 758941, Baltimore, MD 21275-8941
 11728902 +Shop Now Pay Plan, PO Box 2852, Monroe, WI 53566-8052
 11728904 +Stoneberry, PO Box 2820, Monroe, WI 53566-8020
 11731033 +U.S. Attorney's Office, 600 E. Main Street, 18th Floor, Richmond, VA 23219-2430
 11728906 +US Dept Of Education, Attn: Borrowers Service Dept, P.O. Box 5609,
 Greenville, TX 75403-5609
 11728909 +William K Dove, Esq., 14070 Brookman Rd, Somerset, VA 22972-2120

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr

+EDI: QBEROBINSON.COM Nov 28 2013 22:38:00 Bruce E. Robinson, P.O. Box 538,
 417 E. Atlantic Street, South Hill, VA 23970-2701
 11728886 +EDI: CINGMIDLAND.COM Nov 28 2013 22:38:00 AT&T, 208 S. Akard St, Dallas, TX 75202-4208
 11728884 +EDI: AFNIRECOVERY.COM Nov 28 2013 22:38:00 Afni, Attention: Bankruptcy,
 1310 Martin Luther King Dr, Bloomington, IL 61701-1465
 11728885 +EDI: AFNIRECOVERY.COM Nov 28 2013 22:38:00 Afni, Inc., Attn: Bankruptcy, P.O. Box 3097,
 Bloomington, IL 61702-3097
 11728887 +EDI: CAPITALONE.COM Nov 28 2013 22:38:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
 P.O. Box 30285, Salt Lake City, UT 84130-0285
 11728889 +EDI: CHASE.COM Nov 28 2013 22:38:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
 11728891 +EDI: CONVERGENT.COM Nov 28 2013 22:38:00 Convergent Outsourcing Inc, 800 SW 39th St,
 PO Box 9004, Renton, WA 98057-9004
 11728895 +E-mail/Text: bknotice@ercollections.com Nov 28 2013 22:34:26 Enhanced Recovery Corp,
 Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 11728900 +EDI: PRA.COM Nov 28 2013 22:38:00 Portfolio Recovery, Attn: Bankruptcy, P.O. Box 41067,
 Norfolk, VA 23541-0000
 11728901 +E-mail/Text: colleen.atkinson@rmscollect.com Nov 28 2013 22:34:36 Receivable Management,
 7206 Hull Street Rd, Suite 211, North Chesterfield, VA 23235-5826
 11728903 +E-mail/Text: bankruptcy@sw-credit.com Nov 28 2013 22:34:24 Southwest Credit,
 4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958
 11728905 +EDI: AISTMBL.COM Nov 28 2013 22:38:00 T-Mobile Bankruptcy Team, PO Box 53410,
 Bellevue, WA 98015-3410
 11728907 +EDI: AFNIVERIZONE.COM Nov 28 2013 22:38:00 Verizon, 500 Technology Dr Ste 30,
 Weldon Spring, MO 63304-2225
 11728908 +EDI: WESTASSET.COM Nov 28 2013 22:38:00 West Asset Management, 2703 N Highway 75,
 Sherman, TX 75090-2567

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Bruce E. Robinson, P.O. Box 538, 417 E. Atlantic Street, South Hill, VA 23970-2701
 11731034* +U.S. Attorney's Office, 600 E. Main Street, 18th Floor, Richmond, VA 23219-2430

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2013

Signature: /s/Joseph Speetjens

District/off: 0422-7

User: admin
Form ID: B18

Page 2 of 2
Total Noticed: 31

Date Rcvd: Nov 28, 2013

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2013 at the address(es) listed below:

Bruce E. Robinson on behalf of Trustee Bruce E. Robinson bruce.robinsontr@gmail.com,
therese.rogerstra@gmail.com;ruth.alexander.bka@gmail.com;brobinson@ecf.epiqsystems.com
Bruce E. Robinson bruce.robinsontr@gmail.com,
therese.rogerstra@gmail.com;ruth.alexander.bka@gmail.com;brobinson@ecf.epiqsystems.com
Jessica L. Fellows on behalf of Debtor Sabrina Roberts Gibson fellows.jl@gmail.com,
thedebtlawgroupmail@gmail.com;sherricwilmoth@gmail.com;2debtlawgroup@gmail.com

TOTAL: 3